

LOUISIANA INSURANCE RATING COMMISSION
POST OFFICE BOX 94157, CAPITOL STATION
BATON ROUGE, LOUISIANA 70804-9157

MINUTES

MINUTES OF THE REGULARLY SCHEDULED MEETING OF THE LOUISIANA INSURANCE RATING COMMISSION BEGINNING AT 10AM ON WEDNESDAY JANUARY 18, 2006 IN THE HEARING ROOM, POYDRAS BUILDING, 1702 NORTH THIRD STREET, BATON ROUGE, LOUISIANA.

THE FOLLOWING MEMBERS WERE PRESENT FOR THE MEETING AT 10 AM ON WEDNESDAY, JANUARY 18, 2006:

Dr. Christine Berry, Barry Busada, Jabari Ragas, Steven Ruiz, Joe Godchaux, Jr.,

Deputy Commissioner, Chad Brown represented the Commissioner, Robert Wooley.

Also present were Clarissa Preston, Deputy Commissioner/Office of Property & Casualty; Barita Morgan, Linda Gonzales, and Staff Members of the Office of Insurance Rating; Richard Piazza, Actuary for the Louisiana Insurance Rating Commission; and other department staff members and representatives of certain groups.

Reading of the Minutes of the previous Meeting were dispensed with and accepted upon the motion of Dr. Berry, which received no objection.

AGENDA AND NOTICE

Part I -- Casualty

Reading of the Minutes of Previous Meeting

1 - January 18, 2006 - 22688

DISCUSSION

34 - TITLE

DISCUSSION OF COMPANIES APPROVED TO ADOPT LOSS COSTS OF LOUISIANA
TITLE STATISTICAL SERVICES ORGANIZATION

FINAL ACTION: Deferred.

ADDITIONAL MINUTES: Mr. Ragas deferred.

2 - January 18, 2006 - 22289

INSURANCE SERVICES OFFICE, INC.

19 - PRIVATE PASSENGER AUTOMOBILE

REVISED RULE ONLY

REVISION OF PERSONAL AUTO LIABILITY INCREASED LIMITS FACTOR FILING

DESIGNATION NUMBER PP 2005-IRLA1

(+2.2%)

COMPANY REFERENCE: PP 2005-IRLA1-LOUISIANA

REQUESTED EFFECTIVE DATES - NEW: 6/1/2006

RENEWAL: 6/1/2006

The last adjustment to this program was a revision of Personal Auto Liability Increased Limits Factors, which occurred in May 1999 (Item #5) key # 5447 and resulted in a decrease of -6.7% to be effective October 1, 1999.

With this filing, this rating organization is submitting a revision of the Personal Auto Liability Increased Limits Factors resulting in an overall increase of +2.2% or \$0 as follows:

Coverage	Indicated	Proposed
Bodily Injury	+1.0%	+1.0%
Property Damage	+1.0%	+2.7%
Single Limit*	+9.0%	+9.0%
TOTAL	+1.6%	+2.2%

* The single limit increased limit factors are based on filed Bodily Injury and Property Damage increased limit factors.

This filing is a companion filing to loss cost revision filing designation number PP 2005-BRLA1 filed in this agenda under Item Key # 22245.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Ragas approved.

FINAL EFFECTIVE DATES - NEW: 6/1/2006

RENEWAL: 6/1/2006

3 - January 18, 2006 - 22630

SAFECO INSURANCE COMPANY OF AMERICA

17 - OTHER LIABILITY

REVISED RATE AND RULE

PERSONAL UMBRELLA LIABILITY

(+25.7%)

COMPANY REFERENCE: PL-200603-LA-UMB-R

REQUESTED EFFECTIVE DATES - NEW: 3/30/2006

RENEWAL: 5/9/2006

The last adjustment to this program occurred in December, 2001 (Item # 75), which resulted in an overall rate change of 0.0% to be effective 2/14/02 for new business and 3/26/02 for renewal business.

With this filing, the referenced company is filing a proposed increase in the base premium charge (covering one auto and one home) and additional vehicle charges. These rate changes will affect Automobile, Residences, Watercraft, Recreational Vehicles, Property Owned and Rented to Others and In-Home Business coverages. Larger increases are being applied to all underage driver rates and to all lower auto attachment point rates. The current and proposed rates are various and are included in the filing.

The company states they have ceased writing umbrella limits in excess of \$5M nationwide. This affects three Louisiana umbrella customers and some 300 customers across other states. The company will contact these customers through their agent and offer them coverage at their new maximum limit of \$5,000,000.

These changes will result in an overall rate increase of **+25.7%** or **+\$59,448** (1,128 policyholders). The following is a summary of the current and proposed rates:

Territory	Current Rate	Proposed Rate	% of Change
1	\$90	\$110	+22.2%
2	\$115	\$140	+21.7%
Total			+25.7%

Listed below is the Louisiana and countrywide experience:

LOUISIANA

Year	Actual Earned Premium	Developed Loss	Loss Ratio
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2000	\$	127,804	\$	458,336	358.6%
2001		134,970		64	0.0%
2002		143,440		44,693	31.2%
2003		168,123		331,501	197.2%
2004		219,772		14,681	6.7%
All Years	\$	794,109	\$	849,275	106.9%

COUNTRYWIDE

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2000	\$	25,769,910	\$	28,014,924	47.7%
2001		28,014,924		9,963,862	35.6%
2002		29,040,726		22,269,443	76.7%
2003		30,263,559		7,562,173	25.0%
2004		31,490,617		25,437,954	80.8%
All Years	\$	144,579,736	\$	77,532,286	53.6%

Listed below is a summary of Louisiana direct experience:

Calendar Year	Earned Premium \$	Total Loss & LAE Incurred \$	Total Loss & LAE Incurred Ratio %	Total Underwriting Expense Incurred Ratio %
2004	\$219,772	\$153,052	69.6%	24%
2003	168,124	1,645	1.0	24
2002	143,440	15,051	10.5	28
2001	134,970	90,780	67.3	29
2000	127,805	474,336	371.1	29
1999	115,578	-492	-0.4	27
1998	109,470	3,671	3.4	29
1997	103,994	7,206	6.9	28
1996	96,082	-436,088	-453.9	27
1995	N/A	N/A	N/A	N/A
All Years	\$1,219,235	\$309,161	25.4%	27%

Calendar Year	Other Income Less Other Expenses Ratio %	Underwriting Gain or Loss %	Investment Gain on Funds Ratio %	Overall Gain or Loss %
2004	0.0%	3.7%	22.6%	26.2%
2003	0.0	70.8	24.7	95.5
2002	0.0	60.8	36.0	96.8
2001	0.0	3.0	25.5	28.5
2000	0.0	-300.3	28.4	-271.8
1999	0.0	71.5	28.9	100.4
1998	0.0	67.2	34.9	102.2
1997	0.0	64.6	34.2	98.9
1996	0.0	525.0	33.9	559.0
1995	N/A	N/A	N/A	N/A
All Years	0.0%	46.1%	29.0%	75.1%

FINAL ACTION: Deferred.

ADDITIONAL MINUTES: Mr. Busada deferred this filing pending completion of the actuarial review.

FINAL EFFECTIVE DATES - NEW: 3/30/2006 **RENEWAL:** 5/9/2006

4 - January 18, 2006 - 22516

ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY
 19 - PRIVATE PASSENGER AUTOMOBILE
 INITIAL RATE AND RULE
 INTRODUCTION OF CONNECTIONS INSURANCE PROGRAM
 COMPANY REFERENCE: PA-LA-50472-61R

The referenced company is submitting its initial rates and rules to be used with the above captioned program.

The Connections Insurance program is a highly segmented personal automobile program. This multi-tiered product enables the company to expand to more customers and allows a more accurate price. Some new rating characteristics of this program include:

- Different rating factors by coverage
- Vehicle symbols on liability coverages
- Model year factors on liability coverages

The rates were determined based on competitors with similar products, such as Progressive in the product design and factor selection. There is a 15-tier factor placement to the base rates with specific guidelines for assignment to each tier per coverage. Vehicles are rated at the zip code level by coverage based on the zip code in which the vehicle is principally garaged. Each zip code is given a territory designation. The semi-annual base rates are as follows:

Coverage	Base Rate
Combined Single Limit	\$900
Bodily Injury	\$603
Property Damage	\$173
Medical Payments	\$45
UMBI	\$197
UMPD	\$15
UM CSL	\$229
Comprehensive	\$153
Collision	\$408
Optional Limits Transportation Expense	\$11
Towing & Labor	\$4
Comprehensive Loan/Lease	\$11
Collision Loan/Lease	\$30
Additional Customized Equipment	\$8

Several discounts are included in the program:

1. Multi-Car discount- more than one vehicle on a policy.
2. Paid-In-Full discount- if the insured chooses the 1-pay bill plan at the point of sale of the policy.
3. Homeowner discount- if the named insured or resident spouse owns a home, condominium, or mobile home.
4. Group discount (Mass merchandising) - designed to market personal lines to members of a qualified group. This discount provides credits on individual rates to reflect the expense savings associated with mass merchandising programs. The company states they have used NAIC recommendations regarding the underwriting of group business.
5. Military discount- in compliance with Regulation 81- a discount is provided for qualified active military personnel. A 12.5% discount will apply to qualifying military personnel with dates effective on or after 7/1/05. A 25% discount will apply with dates effective on or after 7/1/06.

***The company states they are not converting their in force policies to this new program.**

The requested rates and rules require approval of companion forms under forms # 2055776.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Ruiz approved this filing contingent upon approval of the companion form filing. Company representative Kellie A. Thibodeau was present at the meeting.

5 - January 18, 2006 - 22653

INSURANCE SERVICES OFFICE, INC.

19 - PRIVATE PASSENGER AUTOMOBILE

INITIAL RATE AND RULE

INTRODUCTION OF PERSONAL AUTO EXPANDED DRIVER RECORD RATING PLAN

FILING DESIGNATION NUMBER PP-2004-RXPD1

COMPANY REFERENCE: PP-2004-RXDP1-Louisiana

This rating organization is submitting this filing for the purpose of introducing the Personal Auto Expanded Driver Record Rating Plan under filing designation number PP-2004-RXPD1. This plan is an alternate plan to the Safe Driver Insurance Plan on a multistate basis. This is in response to Louisiana Revised Statute R.S. 32:853.

The new plan includes the following:

- Expanded conviction surcharges, including surcharges for all convictions of moving violations
- Graduated surcharge system for major vs. minor convictions and bodily injury vs. property damage accidents
- Expanded inexperienced operator rating factors, as well as other enhancements to the structure and rating factors of the driver record rating plan

Under this alternate rating plan approach, ISO is not filing the revision on behalf of insurers that have given us filing authorization and the plan is not being incorporated into ISO's Personal Vehicle Manual or Personal Auto program. Rather it will be for use by those insurers who elect to adopt the plan.

Introduction of an exception to Rule 5.D.2 is being filed to provide that a no surcharge shall be applied for an accident in which the applicant, owner or other resident operator involved in an accident is (a) determined to be 50% or less negligent, or (b) reimbursed for 50% or more of his or her damages by or on behalf of persons involved in the accident.

FINAL ACTION: Approved.
ADDITIONAL MINUTES: Mr. Ragas approved.

6 - January 18, 2006 - 22614

FIRST AMERICAN TITLE INSURANCE COMPANY
34 - TITLE
INITIAL RATE AND RULE
PERSONAL
COMPANY REFERENCE: FATIC-12-2005-01-R
REQUESTED EFFECTIVE DATES - NEW: 2/1/2006

The above captioned company wishes to introduce a newly developed Foreclosure Title Policy.

Foreclosure Title Policy

Throughout the United States, existing foreclosure title products are inconsistent and generally inadequate to address the needs of courts and consumers. There are different title products in use for foreclosures in every state. This has resulted in inconsistent title searching practices from state to state, and inconsistent products. This has also resulted in different prices charged for these title products from state to state. For these reasons, First American has developed a foreclosure title product that can be used in most states. This new title product reflects consistent title underwriting practices, and will present uniform quality throughout the country.

This is a policy of title insurance. In this policy, the company insures against loss if the insured's foreclosure is not sufficient to pass title due to the search information being incorrect. There are specific Covered Risks. It is the company's belief that this is the most comprehensive list of affirmatively covered issues in the foreclosure industry. By this list, the company indemnifies the insured against loss by reason of matters insured against concerning:

- The property vesting
- Liens and encumbrances
- The priority of the foreclosing mortgage
- The property address
- The parties to be notified about the foreclosure
- The governmental agencies to be notified
- The correct newspaper to be used for publication of the foreclosure
- Bankruptcy by the property owner.

The nature of the coverage is innovative, and the information is essential for a successful foreclosure.

Schedule "A" includes itemized standard information include in title policies - the policy date, liability amount, and title premium amount, and the name of the insured. Also listed is the estate or interest, the vesting, the subject mortgage of the foreclosure, and the legal description.

Schedule "B" contains information specifically required to lawfully complete the subject foreclosure. Part I shows the name and addresses of the parties to be served or notified in the foreclosure process. In Part II are the names and addresses of governmental entities that require notification, typically as a result of tax liens. Part III of Schedule "B" lists the proper newspaper to be used in the foreclosure, and includes the address and the assessor's parcel number.

The Schedule of Exceptions contains the general and specific property exceptions one would expect to find in any complete title report with a few noteworthy deviations. In order to streamline the reporting process the company has taken standard exceptions in Part I for CC&R's and easements (No. 5 & 6). They have also listed the foreclosing mortgage as item 9 in a standard format since it is listed in detail elsewhere in the Policy. In Part II the exceptions listed are unique to the property and will survive the foreclosure sale, like property tax and senior mortgages. In Part III they list the items that are junior in priority to the mortgage being foreclosed and therefore will be eliminated by the foreclosure sale. This is a unique approach to the unusual representations contained in foreclosure title products, and it becomes part of the coverage offered by the Policy.

The Foreclosure Title Policy will be ordered upon the commencement of a foreclosure. The coverage provided by this policy terminates if the default which gave rise to the foreclosure for which this policy was issued is either waived by the owner of the indebtedness secured by the mortgage or is cured.

Pricing Considerations

The Foreclosure Title policy has a limit of liability not to exceed \$50,000. The expenses associated with researching foreclosed real property exceed those associated with standard search. Foreclosures tend to involve numerous lien holders, governmental action as well as judicial activity. Quite often attorneys and paralegals must supplement the research effort of abstractors and title examiners. The standard title insurance rate per \$1,000 is approximately \$4.50. The filed policy has a rate of \$9 per thousand (\$450/\$50,000) to reflect their expectation that Foreclosure Title Policies are approximately twice as difficult, twice as expensive, and twice as risky as a traditional search.

The Foreclosure Title Policy will be sold to lenders in Louisiana. This product will have a liability not to exceed \$50,000 and will be sold at a flat rate of \$450.

The company states "As this product relates to title insurance, and title insurance is a single premium product, no one will receive a rate increase or decrease".

The requested rate/rule requires approval of companion forms.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Dr. Berry approved this filing contingent upon approval of the companion form filing.

FINAL EFFECTIVE DATES - NEW: 2/1/2006

LOUISIANA INSURANCE RATING COMMISSION

Part II -- Property

Wednesday, January 18, 2006

1a - January 18, 2006 - 22563

ANPAC LOUISIANA INSURANCE COMPANY

4 - HOMEOWNERS

REVISED RATE AND RULE

HOMEOWNERS INSURANCE PROGRAM

+46.2% - ORIGINAL FILING REQUEST

+53.3% - SECOND REQUEST AS AMENDED 1/13/06

**+23.3% - FINAL REQUEST AS AMENDED DURING THE
LIRC MEETING 1/18/06**

COMPANY REFERENCE: 17-ANPLA/HO-05-0895

REQUESTED EFFECTIVE DATES - NEW: 3/1/2006

RENEWAL: 3/1/2006

Listed below is the history of the actions taken in regard to this program:

Item Key #22148 - Flex Band	+9.99%	Meets Requirements	Eff. 1/1/06 N & R
Item Key #16373 - Flex Band	+10.0%	Meets Requirements	Eff. 3/25/04 N & R
#14a - 12/02	+20.4%	App as amended from +35.0%	Eff. 2/20/03 N & 3/5/03 R
#6a - 12/01	+15%	App as amended from +26.00%	Eff. 2/20/02 N & 3/5/02 R

With this filing, the company is requesting an overall increase of **+23.3%** or **+\$5,982,000** (21,640 policyholders).

The overall rate change by form is as follows:

Form 3	+46.0%
Form 7	+55.4%
Form 4	+15.5%
Form 6	+14.4%

Also included in the filing are the following proposed changes:

Premiums will now be rated by peril. Specifically, a separate premium will be developed for named storm, wind/hail excluding named storm and all other perils.

Explanation of Revisions and Attachments

General Rules

Rule VII, Construction Definitions was revised. The order in which the definitions are listed has changed and the company has added Siding and Fire Resistive categories.

Rule XIV, Premium Determination was revised to chart the new rating methodology for rating by peril and to reference the new Fortified Home Discount.

Miscellaneous Endorsements and Coverages

Other Structures Increased Limits was added to the Index page. Other Structures Specific Insurance was removed from the Index page.

Part I - Miscellaneous Coverages, Credits and Charges

Along with minor editorial changes, the following rules were revised or added:

Rules A, C and D were modified to reference changes with regard to premium determination due to the introduction of rating by peril.

Rule B, Claim Free Plus, was modified to reference changes with regard to premium determination due to the introduction of rating by peril and also modified to show that circumstances such as receiving a calculated Risk Score for a prior No Match or No Score may result in a less favorable discount level and will be applied.

Rule F was added to introduce the new Fortified Home Discount. This discount will be applied to a Homeowners policy when written on a dwelling that has received certification under the fortified for Safer Living Program offered by The Institute for Business and Home Safety (IBHS).

Rule I, Other Structures - Increased Limits, was added to replace Other Structures - Specific Insurance. Increased limits will now be rated at a flat dollar amount per \$1,000.

Part II - Optional Endorsement Coverage

Along with minor editorial changes, the following rules were revised or added to Part A, Section I - Property Damage Coverages and Credits:

Rules 1, 3, 4 and 22 were modified to reference changes with regard to premium

determination due to the introduction of rating by peril.

Rule 2, SH-91006 - Roof Replacement Cost, was modified to reference changes with regard to premium determination due to the introduction of rating by peril and to revise credits/surcharges.

The company has withdrawn Other Structures - Specific Insurance, SH-9048, previously listed as Rule 17, and have replaced it with Other Structures - Increased Limits Coverage (Rule I). The new coverage is rated at a flat dollar amount per \$1,000 regardless of policy deductible amount and no longer requires an endorsement form. Insureds currently carrying the SH-9048 endorsement will be notified of these changes prior to renewal.

Rule 18, Off Premises Structures, was revised to remove reference to Endorsement SH-9048 and to now reference the flat rate per \$1,000 given in Other Structures - Increased Limits.

Rule 21, SH-9807 - Vacancy Coverage, was revised to amend wording to show that the additional premium is not fully earned, but is charged on a time-earned basis if the policy or the endorsement is cancelled.

With this filing, the company is introducing a new identity theft program called "Secure ID from ANPAC". This is an enhancement to the existing Stolen Identity Expense Endorsement.

Rule 26, SH-91465 - Stolen Identity Expense Coverage, was revised to include the name "Secure ID from ANPAC". The premium will be \$90 for the endorsement. It will now provide \$50,000 for reasonable and necessary expenses incurred by an insured as the result of any one stolen identity occurrence during the policy period. Aggregate coverage for multiple stolen identity occurrences shall not exceed \$100,000 per policy period. No deductible will apply to a loss under this endorsement. A minimum premium of \$35 will be earned in full.

The company will charge customers \$90 for the Secure ID endorsement and if they cancel the endorsement or the policy prior to the expiration of the policy term, the company will retain a minimum of \$35. \$35 is the cost of the 12-month credit monitoring Internet service along with the associated expenses. If the customer adds the endorsement one month and takes it off the next, the company will have pre-paid for the 12 months of credit monitoring and the associated expenses. The customer then would receive the remaining 11 months of credit monitoring service for no premium payment.

Rule 27, SH-9194 - Windstorm and Hail Exclusion, was revised to remove credits from this rule. Due to the introduction of peril rating, credits are no longer needed in the rule, but are included in the new peril rating methodology.

The following revision was made to Part B, Section II - Liability Coverages:

Rule 5, SH-9082 - Personal Injury Coverage, was revised to amend the types of occupations that would generally not be eligible for this endorsement to read as follows:

- Law Enforcement Officer, Private Investigator, Bail Bondsman.
- Internet Service, Internet Service Provider or related support personnel, backbone personnel, Installer or Consultant.
- Network Application Provider or related support personnel, Installer or Consultant.
- Director or Officer of Publicly Held Corporation.
- Judge/Politician.
- Labor Negotiator.
- Professional or Semi-Professional Athlete/Coach.
- Professional Actor, Entertainer/Author/Public
Lecturer/Broadcaster/Telecaster/Newspaper Reporter/Editor/Publisher/Advertiser.

The histogram information furnished by the company is contained in the Insurance Company Rate Revision Summary prepared by the Actuary.

The Louisiana experience is shown below:

LOUISIANA
(Accident Year as of 12/31/04)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2000	\$	10,038,979	\$	16,240,759	161.8%
2001		11,117,385		7,131,752	64.1%
2002		13,532,945		11,221,396	82.9%
2003		17,116,899		6,870,275	40.1%
2004		19,209,292		6,384,931	33.2%
All Years	\$	71,015,500	\$	47,849,114	67.4%

Listed below is a summary of Louisiana direct experience:

Calendar Year	Earned Premium \$	Total Loss & LAE Incurred \$	Total Loss & LAE Incurred Ratio %	Total Underwriting Expense Incurred Ratio %

2004	9,541,367	4,096,422	42.9%	15.7%
2003	26,327,918	11,330,304	43.0%	16.8%
2002	13,286,461	13,449,517	101.2%	15.8%
2001	10,845,687	7,795,405	71.9%	19.7%
2000	9,863,111	13,279,904	134.6%	19.5%
1999	9,099,009	4,919,095	54.1%	19.9%
1998	7,684,338	5,259,517	68.4%	20.6%
1997	5,938,648	3,419,877	57.6%	20.3%
1996	4,569,290	2,305,989	50.5%	19.5%
1995	3,689,843	2,480,413	67.2%	17.4%
All Years	106,000,594	71,072,008	67.0%	18.2%

Calendar Year	Other Income Less Other Expenses Ratio %	Underwriting Gain or Loss %	Investment Gain on Funds Ratio %	Overall Gain or Loss %
2004	0.5%	40.7%	6.5%	42.4%
2003	0.5%	40.0%	5.7%	45.7%
2002	0.6%	-19.2%	5.7%	-13.5%
2001	0.0%	7.0%	6.2%	13.1%
2000	0.1%	-54.7%	7.5%	-47.1%
1999	0.1%	25.1%	7.8%	32.9%
1998	0.1%	8.5%	8.4%	16.9%
1997	0.2%	19.4%	9.4%	28.9%
1996	0.1%	27.1%	9.8%	37.0%
1995	0.1%	13.5%	10.7%	24.3%
All Years	0.0%	13.5%	6.5%	20.0%

The requested rate/rule requires approval of companion forms.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Ragas approved.

Ragas motions for approval. Ruiz objects. Dr. Berry, Mr. Busada, Mr. Godchaux, and Mr. Ragas all voted for approval. Mr. Ruiz vote against. By a 4 to 1 vote, the filing is approved as amended to +23.3%.

Company Representatives Byron Smith, Ethan Mowry, and Bob Turgeon were present at the meeting.

FINAL EFFECTIVE DATES - NEW: 3/1/2006

RENEWAL: 3/1/2006

2a - January 18, 2006 - 22644

AEGIS SECURITY INSURANCE COMPANY

1 - PROPERTY

REVISED RULE ONLY

DWELLING PROGRAM

COMPANY REFERENCE: 24-LA-05176-R

REQUESTED EFFECTIVE DATES - NEW: 3/1/2006

RENEWAL: 4/1/2006

The above captioned company wishes to revise the following rule for use with its Dwelling Program:

Manual Forms Page 19 (12/05) replaces Manual Forms Page 19 (06/05)

On Manual Page 19, they are adding the "Important Notice to Policyholders" form HWFM Notice (01/12/05), to the forms list.

The requested rate/rule requires approval of companion forms.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Godchaux approved this filing contingent upon forms approval.

FINAL EFFECTIVE DATES - NEW: 3/1/2006

RENEWAL: 4/1/2006

3a - January 18, 2006 - 22645

AEGIS SECURITY INSURANCE COMPANY

4 - HOMEOWNERS

REVISED RULE ONLY

BASIC HOMEOWNER HO-1 PROGRAM

COMPANY REFERENCE: 34-LA-05184-R

REQUESTED EFFECTIVE DATES - NEW: 3/1/2006

RENEWAL: 4/1/2006

The above captioned company wishes to revise the following rule for use with its Basic Homeowner HO-1 Program:

Manual Forms Page 14 (12/05) replaces Manual Forms Page 14 (02/05)

On Manual Page 14, they are adding the "Important Notice to Policyholders" form HWFM Notice (01/12/05), to the forms list.

The requested rate/rule requires approval of companion forms.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Godchaux approved this filing contingent upon form approval.

FINAL EFFECTIVE DATES - NEW: 3/1/2006

RENEWAL: 4/1/2006

4a - January 18, 2006 - 22646

AEGIS SECURITY INSURANCE COMPANY

4 - HOMEOWNERS

REVISED RULE ONLY

SPECIAL HOMEOWNER HO-3 PROGRAM

COMPANY REFERENCE: 36-LA-05178-R

REQUESTED EFFECTIVE DATES - NEW: 3/1/2006

RENEWAL: 4/1/2006

The above captioned company wishes to revise the following rule for use with its Special Homeowner HO-3 Program:

Manual Forms Page 36 (12/05) replaces Manual Forms Page 36 (02/05)

On Manual Page 36, they are adding the "Important Notice to Policyholders" form HWFM Notice (01/12/05), to the forms list.

The requested rate/rule requires approval of companion forms.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Godchaux approved this filing contingent upon forms approval.

FINAL EFFECTIVE DATES - NEW: 3/1/2006

RENEWAL: 4/1/2006

5a - January 18, 2006 - 22647

AEGIS SECURITY INSURANCE COMPANY

4 - HOMEOWNERS

REVISED RULE ONLY

MANUFACTURED HOME PROGRAM

COMPANY REFERENCE: 21-LA-05182-R

REQUESTED EFFECTIVE DATES - NEW: 3/1/2006

RENEWAL: 4/1/2006

The above captioned company wishes to revise the following rule for use with its Manufactured Home Program:

Manual Forms Page 26 (12/05) replaces Manual Forms Page 26 (02/05)

On Manual Page 26, they are adding the "Important Notice to Policyholders" form HWFM Notice (01/12/05), to the forms list.

The requested rate/rule requires approval of companion forms.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Godchaux approved this filing contingent upon forms approval.

FINAL EFFECTIVE DATES - NEW: 3/1/2006 RENEWAL: 4/1/2006

6a - January 18, 2006 - 22663

AMERICAN ASSOCIATION OF INSURANCE SERVICES

4 - HOMEOWNERS

REVISED RATE AND RULE

MOBILE-HOMEOWNERS PROGRAM

RULES, RATING INFORMATION AND LOSS COSTS

(0.0%)

COMPANY REFERENCE: AAIS-2005-90

REQUESTED EFFECTIVE DATES - NEW: 8/1/2006 RENEWAL: 8/1/2006

The last adjustment to this program occurred in March 2002 (item #3a), which resulted in an overall 0.0% effective August 15, 2002 for new and renewal business.

With this filing, American Association of Insurance Services (AAIS) is filing changes to the AAIS Mobile-Homeowners Program. This filing consists of a manual of countrywide rules and state specific rules, rating information and loss costs (Rev 06 05).

Countrywide Rules Manual

At the present time, AAIS distributes a separate Mobile-Homeowners manual for each jurisdiction in which the program is filed. However, to a very large extent, the manual rules do not vary from one state to the next.

With this filing, the rules applicable to the Mobile-Homeowners program will be contained in a countrywide manual, while state manual pages will provide any exceptions to the countrywide rules, any additional rules, the state territorial definitions, and all rating information applicable in the state.

With the introduction of the countrywide rules manual and state manual pages, AAIS is also changing the way it identifies manual revisions. Presently, each manual is identified by a revision number, such as 8.0 or 8.1. With this filing, the countrywide rules manual and the state manual pages will be identified by a revision date of 06 05.

Factor Rating

AAIS will not display the rating information for basic coverages in a factor rating format rather than as pre-calculated amounts.

In the factor rating format, each state's manual pages will include a page that displays the basic loss costs by territory as well as the protection, form and amount of insurance relativities.

Rule 4.1 - Calculation of Premium in the countrywide rules manual sets forth the procedure to be used to determine the basic policy premium using the factor rating components.

Forms 1, 2, 3, 4 and 8

The loss cost base amount has been adjusted to reflect the new base deductible of \$500. There are no changes to the territory, protection, amount of insurance or form relativities.

Other Changes

The rules and rating information currently contained in the Identity Fraud Expense Coverage Supplement has been incorporated into the countrywide rules manual and state manual pages. The supplement has been replaced by this filing.

Throughout the manual, editorial revisions have been made to the rules and to the text of the rating information pages to refine and clarify them. In addition, the rules and/or rating information for some optional coverages have been revised.

Primary and Alternate Mobile-Homeowners Programs

Presently, the state-specific manual is used for both the AAIS Primary and Alternate Mobile-Homeowners Programs. The current Alternate manual supplement is used in conjunction with the state-specific manual to address the differences in rules and rating information between the Primary and Alternate programs.

However, the countrywide rules manual and state manual pages are being filed to replace the current state-specific manual and Alternate manual supplement. The new countrywide rules manual and state manual pages are to be used in conjunction with the AAIS Primary series of forms and endorsements.

These changes result in an overall 0.0% or \$0.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Godchaux approved.

FINAL EFFECTIVE DATES - NEW: 8/1/2006

RENEWAL: 8/1/2006

LOUISIANA INSURANCE RATING COMMISSION

Part III -- ISO Adoptions

Wednesday, January 18, 2006

1 - January 18, 2006 - 22566

LAFAYETTE INSURANCE COMPANY

1 - PROPERTY

ADOPTION

DWELLING FIRE PROGRAM

ADOPTION OF PIAL FILING DESIGNATION NOS.: LA 05-13 (APPROVED IN AUGUST 2005 - ITEM #1A) AND LA 05-14 (APPROVED IN JULY 2005 - ITEM #5A)

COMPANY REFERENCE: DF-LA-LAF-03012006-RA-RU-X-PIAL Chg

REQUESTED EFFECTIVE DATES - NEW: 3/1/2006 RENEWAL: 3/1/2006

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Godchaux approved.

FINAL EFFECTIVE DATES - NEW: 3/1/2006 RENEWAL: 3/1/2006

Mr. Godchaux adjourns.